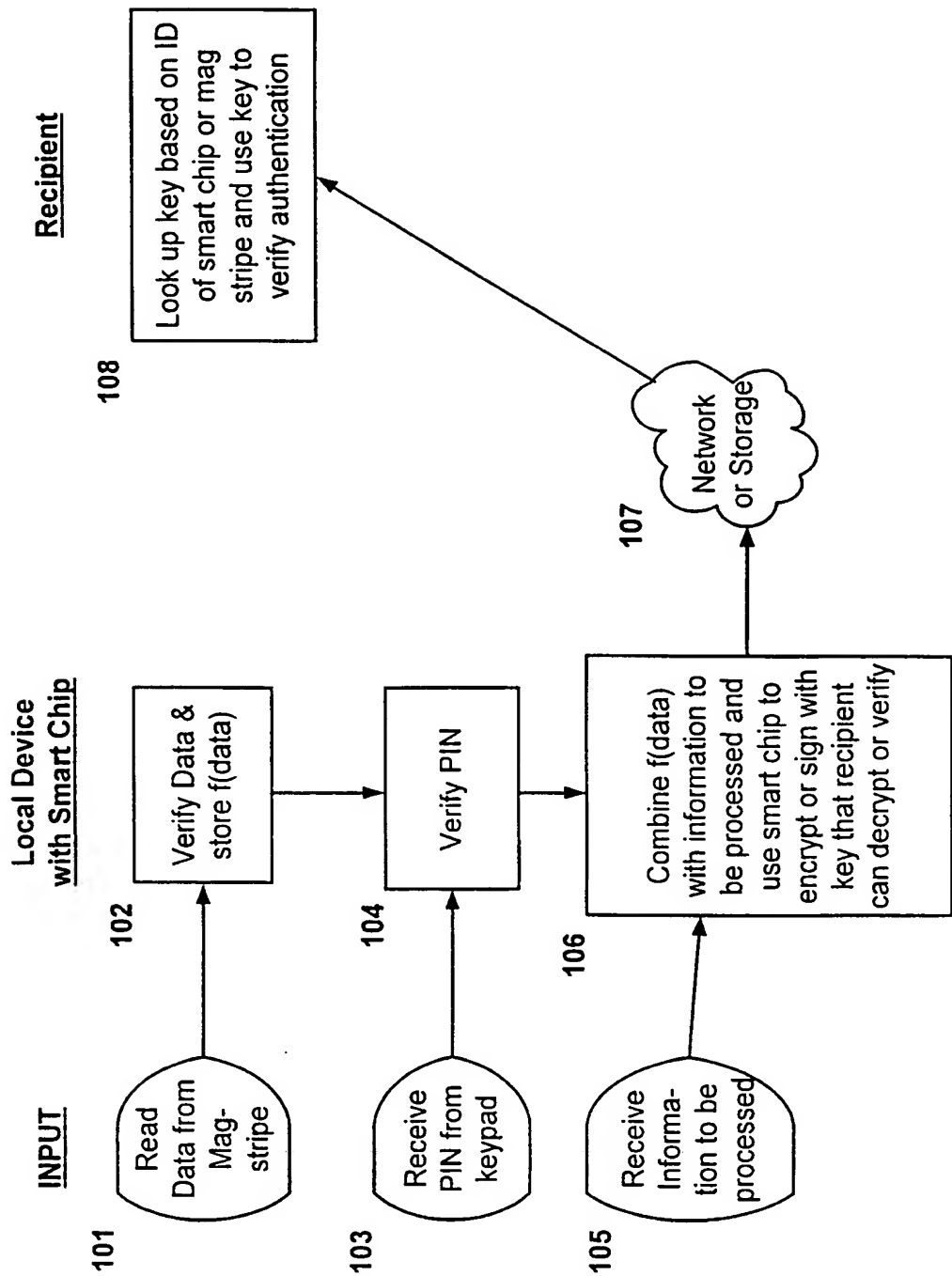
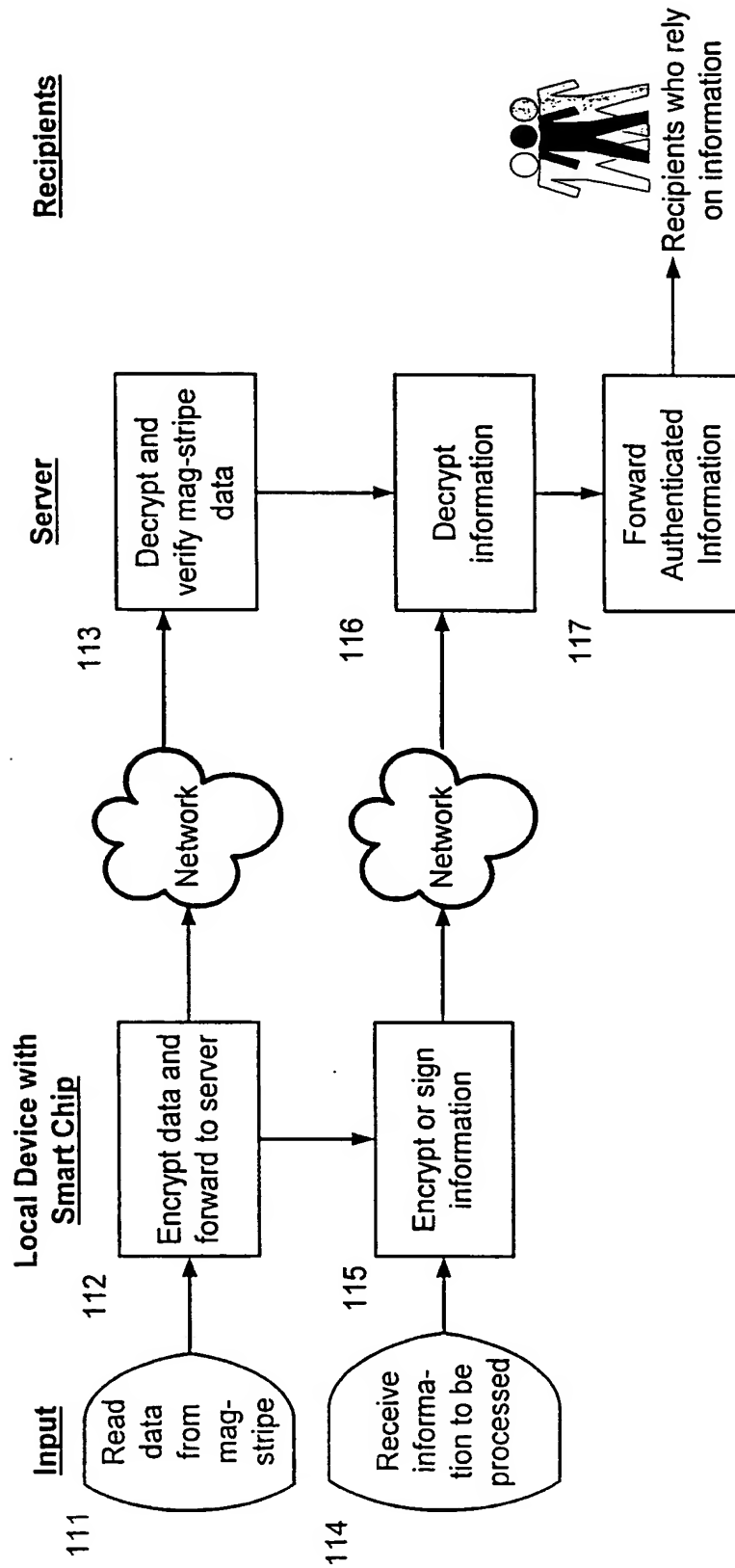


Figure 1  
AUTHENTICATION BASED ON MAG-STRIPE CARD, SMART CHIP, AND PIN



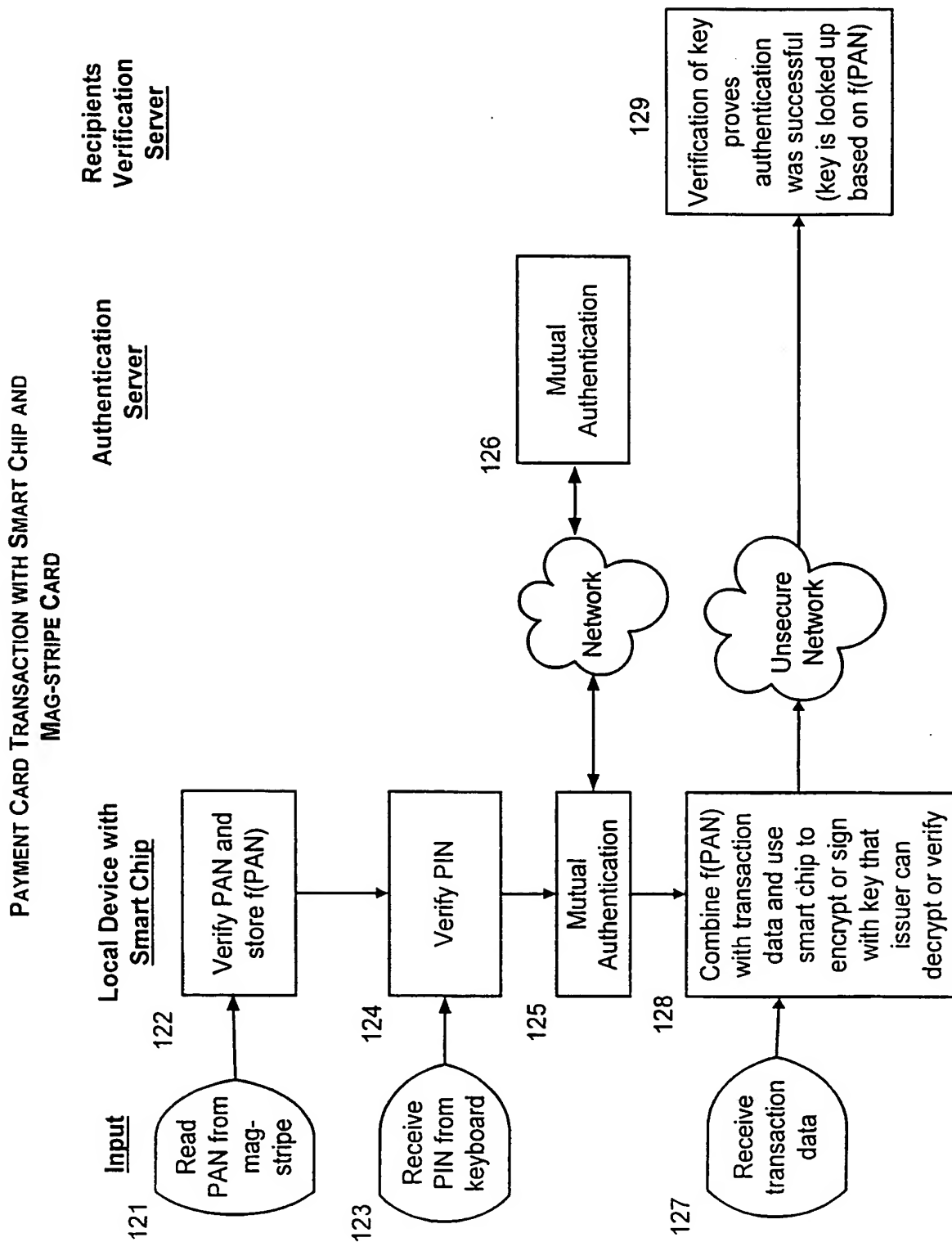
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**Figure 2**  
SMART CHIP AUTHENTICATION OF INFORMATION  
PRESENTED WITH A MAG-STRIPE CARD



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Figure 3



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Figure 4

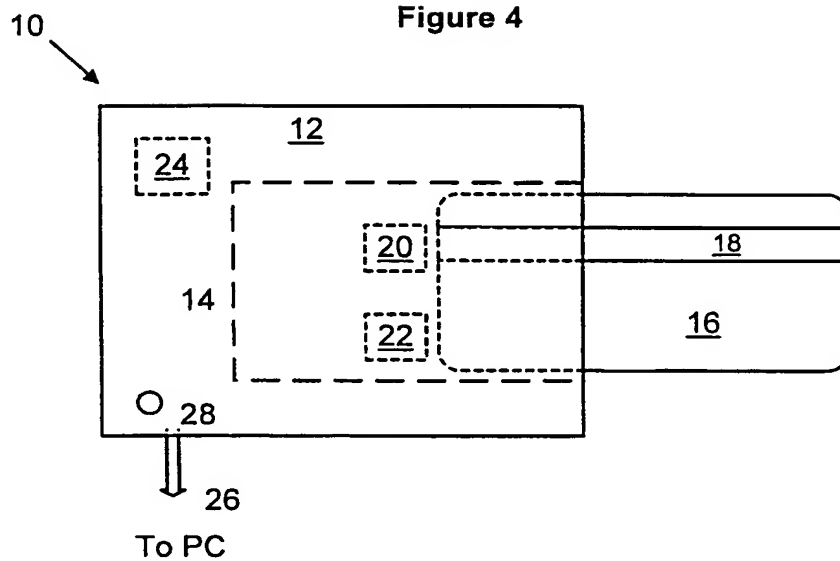
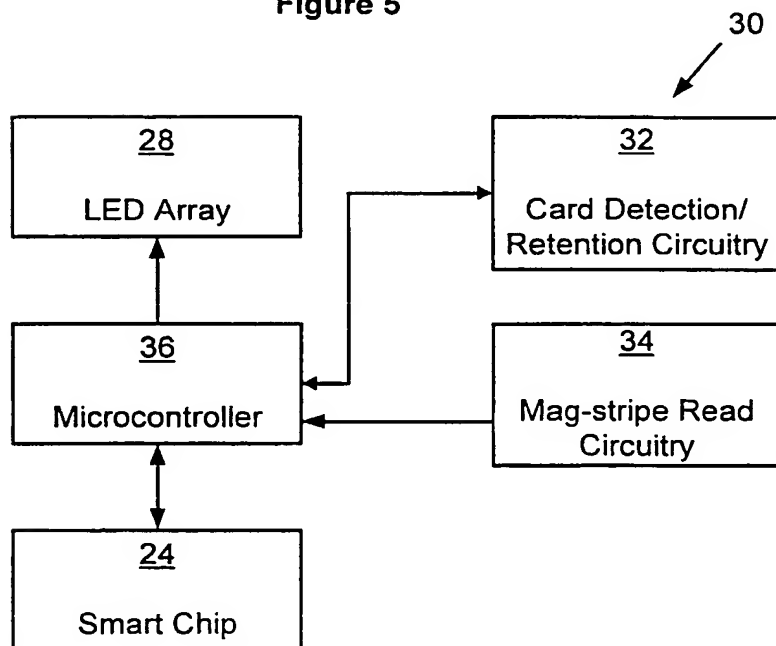


Figure 5



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Figure 6

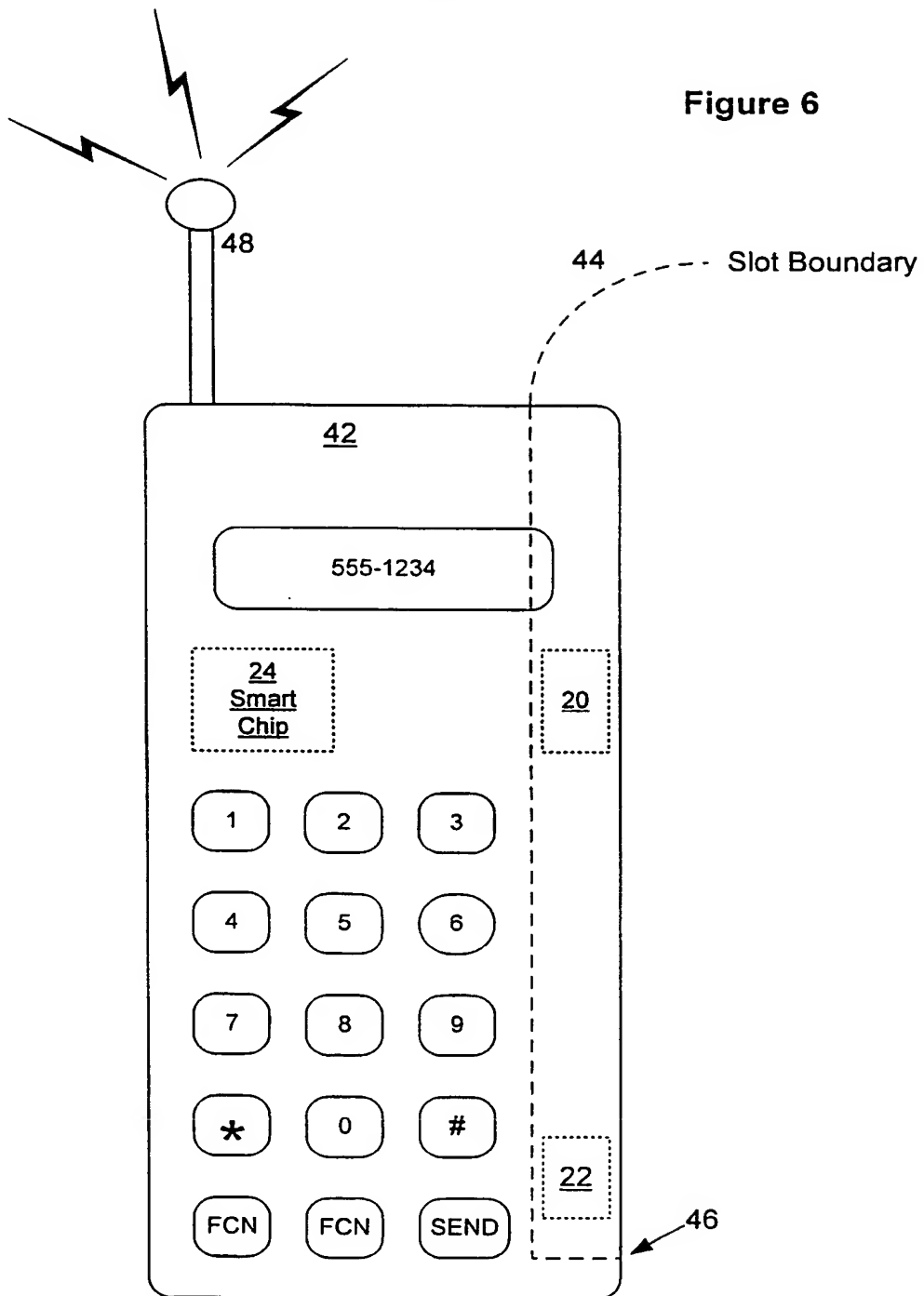


Figure 7

